

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Arlene E. Dawson  
Debtor

Case No. 17-05292-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Jan 21, 2022

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 81

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2022:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Arlene E. Dawson, 1396 West Princess Street, York, PA 17404-3435   |
| aty      | Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066   |
| 5007206  | #+ ARLENE E. DAWSON, 1294 HICKORY COURT, DOVER, PA 17315-2797  |
| 5007213  | + ARS NATIONAL SERVICES INC., DEPARTMENT #127199, PO BOX 3005, PHOENIXVILLE, PA 19460-0920   |
| 5007207  | + BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132  |
| 5007224  | CAPITAL ONE BANK, 3800 GOLF ROAD, SUITE 105, ROLLING MEADOWS, IL 60008-4028  |
| 5007229  | CHASE, PO BOX 901003, COLUMBUS, OH 43224   |
| 5007247  | ELAN FINANCIAL SERVICE, 4 STATION SQUARE, SUITE 620, PITTSBURGH, PA 15219  |
| 5007253  | + FIRST NATIONAL BANK, 4140 E STATE ST, HERMITAGE, PA 16148-3401   |
| 5007251  | + FIRST NATIONAL BANK, ATTN: FNN LEGAL DEPT, 1620 DODGE ST MAILSTOP CODE 3290, OMAHA, NE 68102-1593  |
| 5007252  | + FIRST NATIONAL BANK, P.O. BOX 2951, OMAHA, NE 68103-2951   |
| 5007254  | + FIRST NATIONAL BANK, PO BOX 3412, OMAHA, NE 68103-0412   |
| 5007261  | + KRISTINE KEENER, TAX COLLECTOR, 3700-6 DAVIDSBURG ROAD, DOVER, PA 17315-4665   |
| 5007264  | + MEMBERS 1ST FEDERAL CREDIT UNION, PO BOX 2104, MECHANICSBURG, PA 17055-2104  |
| 5007265  | + MEMBERS 1ST FEDERAL CREDIT UNION, 3175 CAPE HORN ROAD, RED LION, PA 17356-8806   |
| 5007267  | + MEMBERS LST FCU, 2145 WHITE ST, YORK, PA 17404-4954  |
| 5007270  | + NORTHWEST BANK, PO BOX 337, ATTN: BANKRUPTCY SPECIALIST, WARREN, PA 16365-0337   |
| 5007271  | + NORTHWEST SAVINGS BANK, 100 LIBERTY STREET, P.O. BOX 337, WARREN, PA 16365-0337  |
| 5007268  | ++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, NORTHWEST SAVINGS BANK, 104 N CENTRE ST, POTTSVILLE, PA 17901  |
| 5007209  | + PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061   |
| 5007986  | ++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197 |
| 5007208  | + SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001  |
| 5048124  | + York County Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501   |

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address             | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | Email/Text: Bankruptcy.Notices@pnc.com | Jan 21 2022 18:36:00 | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101                   |
| 5007211  | EDI: ARSN.COM                          | Jan 21 2022 23:38:00 | ARS NATIONAL SERVICES INC., PO BOX 469100, ESCONDIDO, CA 92046-9100 |
| 5007212  | EDI: ARSN.COM                          | Jan 21 2022 23:38:00 | ARS NATIONAL SERVICES INC., PO BOX 463023, ESCONDIDO, CA 92046-3023 |
| 5007214  | EDI: ARSN.COM                          | Jan 21 2022 23:38:00 | ARS NATIONAL SERVICES INC., PO BOX 469046, ESCONDIDO, CA 92046-9046 |
| 5007215  | EDI: CITICORP.COM                      | Jan 21 2022 23:38:00 | AT&T UNIVERSAL (CITI), PO BOX 9001037, LOUISVILLE, KY 40290-1037    |
| 5007216  | + EDI: CITICORP.COM                    |                      |   |

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| 5007217 | EDI: CITICORP.COM                                      | Jan 21 2022 23:38:00 | AT&T UNIVERSAL CITI CARD, PO BOX 6500, SIOUX FALLS, SD 57117-6500                                  |
| 5007218 | + EDI: CAPITALONE.COM                                  | Jan 21 2022 23:38:00 | AT&T UNIVERSAL/CITI, PO BOX 6500, SIOUX FALLS, SD 57117-6500                                       |
| 5007219 | + EDI: CAPITALONE.COM                                  | Jan 21 2022 23:38:00 | CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253                         |
| 5007221 | EDI: CAPITALONE.COM                                    | Jan 21 2022 23:38:00 | CAPITAL ONE, PO BOX 85619, RICHMOND, VA 23285-5619   |
| 5007220 | EDI: CAPITALONE.COM                                    | Jan 21 2022 23:38:00 | CAPITAL ONE BANK, P.O. BOX 71107, CHARLOTTE, NC 28272-1107   |
| 5007222 | + EDI: CAPITALONE.COM                                  | Jan 21 2022 23:38:00 | CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885   |
| 5007223 | EDI: CAPITALONE.COM                                    | Jan 21 2022 23:38:00 | CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281                                      |
| 5007231 | + EDI: CITICORP.COM                                    | Jan 21 2022 23:38:00 | CAPITAL ONE BANK (USA), N.A., PO BOX 71083, CHARLOTTE, NC 28272-1083                               |
| 5007233 | EDI: WFNNB.COM   | Jan 21 2022 23:38:00 | CITIBANK / SEARS, P.O. BOX 790040, SAINT LOUIS, MO 63179-0040                                      |
| 5007234 | + EDI: WFNNB.COM                                       | Jan 21 2022 23:38:00 | COMENITY BANK, BANKRUPTCY DEPT., PO BOX 182125, COLUMBUS, OH 43218-2125                            |
| 5007232 | EDI: WFNNB.COM   | Jan 21 2022 23:38:00 | COMENITY BANK, PO BOX 182120, COLUMBUS, OH 43218-2120  |
| 5007235 | + EDI: WFNNB.COM                                       | Jan 21 2022 23:38:00 | COMENITYCAPITAL/BOSCOV, COMENITY BANK, PO BOX 182125, COLUMBUS, OH 43218-2125                      |
| 5007237 | + EDI: DISCOVER.COM                                    | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025   |
| 5007240 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL, PO BOX 30421, SALT LAKE CITY, UT 84130-0421                                    |
| 5007243 | + EDI: DISCOVER.COM                                    | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 6103, CAROL STREAM, IL 60197-6103 |
| 5007244 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL SERVICES, P.O. BOX 71084, CHARLOTTE, NC 28272-1084                              |
| 5007239 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL, P.O. BOX 15316, WILMINGTON, DE 19850   |
| 5007238 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL, P.O. BOX 8003, HILLIARD, OH 43026  |
| 5007241 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL SERVICE, P.O. BOX 15316, WILMINGTON, DE 19850                                   |
| 5007242 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | DISCOVER FINANCIAL SERVICES, P.O. BOX 7086, DOVER, DE 19903  |
| 5009529 | EDI: DISCOVER.COM                                      | Jan 21 2022 23:38:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                       |
| 5007253 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Jan 21 2022 18:36:00 | FIRST NATIONAL BANK, 4140 E STATE ST, HERMITAGE, PA 16148-3401                                     |
| 5007255 | + Email/PDF: creditonebknotifications@resurgent.com    | Jan 21 2022 18:36:56 | FIRST NATIONAL BANK OF MARIN, PO BOX 98873, LAS VEGAS, NV 89193-8873                               |
| 5007256 | + EDI: HY11.COM  | Jan 21 2022 23:38:00 | HYUNDAI CAPITAL AMERICA, 3161  |

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| 5007257 | + EDI: HY11.COM                                    | Jan 21 2022 23:38:00 | MICHELSON DRIVE, SUITE 1900, IRVINE, CA 92612-4418   |
| 5027051 | + EDI: HY11.COM                                    | Jan 21 2022 23:38:00 | HYUNDAI MOTOR FINANCE, ATTN: BANKRUPTCY, PO BOX 20809, FOUNTAIN CITY, CA 92728-0809  |
| 5007210 | EDI: IRS.COM                                       | Jan 21 2022 23:38:00 | Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809  |
| 5007227 | EDI: JPMORGANCHASE                                 | Jan 21 2022 23:38:00 | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346   |
| 5007226 | EDI: JPMORGANCHASE                                 | Jan 21 2022 23:38:00 | CHASE, BANKRUPTCY DEPT., P.O. BOX 15145, WILMINGTON, DE 19850  |
| 5007228 | EDI: JPMORGANCHASE                                 | Jan 21 2022 23:38:00 | CHASE, OH4-7399, PO BOX 182613, COLUMBUS, OH 43218   |
| 5007225 | EDI: JPMORGANCHASE                                 | Jan 21 2022 23:38:00 | CHASE, PO BOX 15123, WILMINGTON, DE 19850-5123   |
| 5007230 | EDI: JPMORGANCHASE                                 | Jan 21 2022 23:38:00 | CHASE, PO BOX 78420, PHOENIX, AZ 85064-8420  |
| 5007258 | + Email/Text: PBNCNotifications@perituservices.com | Jan 21 2022 18:36:00 | CHASE CARD, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850  |
| 5007259 | + Email/Text: PBNCNotifications@perituservices.com | Jan 21 2022 18:36:00 | KOHL'S, ATTN: RECOVERY DEPT, PO BOX 3120, MILWAUKEE, WI 53201-3120   |
| 5007260 | + Email/Text: PBNCNotifications@perituservices.com | Jan 21 2022 18:36:00 | KOHL'S DEPARTMENT STORE, PO BOX 3115, MILWAUKEE, WI 53201-3115   |
| 5007262 | EDI: RMSC.COM                                      | Jan 21 2022 23:38:00 | KOHLS/CAPITAL ONE, KOHLS CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043   |
| 5031943 | Email/PDF: resurgentbknotifications@resurgent.com  | Jan 21 2022 18:37:03 | LOWE'S, PO BOX 530914, ATLANTA, GA 30353-0914  |
| 5007263 | + Email/Text: unger@members1st.org                 | Jan 21 2022 18:36:00 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5007266 | + Email/Text: unger@members1st.org                 | Jan 21 2022 18:36:00 | MEMBERS 1ST F C U, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899  |
| 5007272 | Email/Text: Bankruptcy.Notices@pnc.com             | Jan 21 2022 18:36:00 | MEMBERS 1ST FEDERAL CREDIT UNION, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899   |
| 5032791 | Email/Text: Bankruptcy.Notices@pnc.com             | Jan 21 2022 18:36:00 | PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222   |
| 5007634 | + EDI: RECOVERYCORP.COM                            | Jan 21 2022 23:38:00 | PNC BANK, PO BOX 94982, CLEVELAND OH 44101   |
| 5030214 | EDI: Q3G.COM                                       | Jan 21 2022 23:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5007273 | EDI: CITICORP.COM                                  | Jan 21 2022 23:38:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 5007275 | EDI: CITICORP.COM                                  | Jan 21 2022 23:38:00 | SEARS CREDIT CARDS*, P.O. BOX 9001055, LOUISVILLE, KY 40290-1055   |
| 5007274 | EDI: CITICORP.COM                                  | Jan 21 2022 23:38:00 | SEARS MASTERCARD, PO BOX 183082, COLUMBUS, OH 43218-3082   |
|         |  | Jan 21 2022 23:38:00 | SEARS MASTERCARD, PO BOX 6282, SIOUX FALLS, SD 57117-6282  |

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| 5007276 | + EDI: RMSC.COM    | Jan 21 2022 23:38:00 | SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060                        |
| 5031903 | EDI: USBANKARS.COM | Jan 21 2022 23:38:00 | U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108 |
| 5007245 | EDI: USBANKARS.COM | Jan 21 2022 23:38:00 | ELAN, P.O. BOX 6352, FARGO, ND 58125   |
| 5007246 | EDI: USBANKARS.COM | Jan 21 2022 23:38:00 | ELAN FINANCIAL SERVICE, PO BOX 108, SAINT LOUIS, MO 63166  |
| 5007248 | EDI: USBANKARS.COM | Jan 21 2022 23:38:00 | ELAN FINANCIAL SERVICES, CB DISPUTES, P O BOX 108, SAINT LOUIS, MO 63166                             |
| 5007250 | EDI: USBANKARS.COM | Jan 21 2022 23:38:00 | ELAN FINANCIAL SERVICES, P.O. BOX 6335, FARGO, ND 58125-6335   |
| 5007249 | EDI: USBANKARS.COM | Jan 21 2022 23:38:00 | ELAN FINANCIAL SERVICES, PO BOX 790408, SAINT LOUIS, MO 63179-0408                                   |

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 5007236  |               | DAUGHTER   |
| cr       | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, PO BOX 94982, CLEVELAND, OH 44101          |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5007269  | *P++          | NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337, address filed with court:, NORTHWEST SAVINGS BANK, PO BOX 1793, WARREN, PA 16365-6793 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2022 at the address(es) listed below:

| Name                          | Email Address  |
|-------------------------------|--|
| Brent Diefenderfer            | on behalf of Debtor 1 Arlene E. Dawson bdiefenderfer@cgalaw.com<br>tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com |
| Jack N Zaharopoulos (Trustee) | TWeclf@pamd13trustee.com   |
| Rebecca Ann Solarz            | on behalf of Creditor PNC Bank N.A. bkgroup@kmllawgroup.com  |

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United States Trustee  
ustpregion03.ha.ecf@usdoj.gov

Valerie Michelle Johnson  
on behalf of Creditor PNC BANK V.johnson@pnc.com

Valerie Michelle Johnson  
on behalf of Creditor PNC Bank N.A. V.johnson@pnc.com

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Arlene E. Dawson**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **1:17-bk-05292-HWV**

Social Security number or ITIN xxx-xx-8475

EIN -----

Social Security number or ITIN -----

EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlene E. Dawson

By the  
court:

1/21/22



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**